

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
RICHMOND DIVISION

In re: Lawson E. Wilson,
Artie Irene Wilson, Debtors

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Case No. 15-35751-KLP
Chapter 13

OBJECTION TO CONFIRMATION

COMES NOW Elizabeth C. Brogan, Counsel for Suzanne E. Wade, Chapter 13 Trustee, and moves this Court to deny confirmation of the Chapter 13 Plan (the "Plan") dated November 6, 2015, for the cause as follows:

1. The Debtors filed this Chapter 13 Petition, now pending in the United States Bankruptcy Court, Eastern District of Virginia, Richmond Division, on November 6, 2015 under 11 U.S.C. Chapter 13.
2. This Objection is filed pursuant to 11 U.S.C. § 1325(a)(4).
3. The above-filed Chapter 13 case is not eligible for confirmation due to the Plan's failure to propose payment to unsecured creditors in an amount equivalent to that they would receive through a Chapter 7 liquidation. Specifically, paragraph 4A of the Debtors' Plan states the estimated distribution to unsecured claims is approximately 5%, but that the same creditors would receive a dividend of approximately 27.85% if the case was liquidated under Chapter 7. The Trustee requests the Debtors file an amended Plan increasing the dividend paid to unsecured creditors.

WHEREFORE, for the reasons stated herein, the Chapter 13 Trustee, by Counsel, respectfully moves the Court to deny confirmation of the Debtors' proposed Chapter 13 Plan, and for such further and other relief as the Court deems necessary.

Date: January 11, 2016

/s/ Elizabeth C. Brogan

Elizabeth C. Brogan, Counsel for
Suzanne E. Wade, Chapter 13 Trustee

Elizabeth C. Brogan
Counsel for Suzanne E. Wade, Chapter 13 Trustee
Virginia State Bar Number 76539
1313 East Main Street, Suite A
Post Office Box 1780
Richmond, Virginia 23218-1780
(804) 775-0979

CERTIFICATE OF SERVICE

I hereby certify a true copy of the foregoing OBJECTION TO CONFIRMATION was served electronically or by first-class mail, postage prepaid, this 11th day of January, 2016, upon the following parties:

Lawson E. & Artie Irene Wilson
157 Falkland Road
Meherrin, VA 23954

Brian K. Stevens, Counsel for Debtor
America Law Group
2312 Boulevard
Colonial Heights, VA 23834
bkstevens1534@gmail.com

/s/ Elizabeth C. Brogan
Elizabeth C. Brogan, Counsel for
Suzanne E. Wade, Chapter 13 Trustee

Elizabeth C. Brogan
Counsel for Suzanne E. Wade, Chapter 13 Trustee
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Artie Irene Wilson, Debtors

157 Falkland Road
Meherrin, VA 23954

XXX-XX-4033
XXX-XX-8182

Case No. 15-35751-KLP
Chapter 13

NOTICE OF OBJECTION TO CONFIRMATION

Elizabeth C. Brogan, Counsel for Suzanne E. Wade, Chapter 13 Trustee, has filed papers with the Court objecting to the confirmation of your Chapter 13 Plan dated November 6, 2015.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you do not want the Court to grant the relief sought in the Objection, or if you want the Court to consider your views on the Objection, then on or before three (3) days before the date of the hearing, you or your attorney must:

X File with the Court, at the address shown below, a written response pursuant to Local Bankruptcy Rule 9013-1(H). If you mail your response to the Court for filing, you must mail it early enough that the Court will **receive** it on or before the date stated above.

Clerk of Court
United States Bankruptcy Court
701 East Broad Street, Suite 4000
Richmond, Virginia 23219

You must also mail a copy to:

Elizabeth C. Brogan
Counsel for Suzanne E. Wade, Chapter 13 Trustee
Post Office Box 1780
Richmond, Virginia 23218-1780

Elizabeth C. Brogan
Counsel for Suzanne E. Wade, Chapter 13 Trustee
Virginia State Bar Number 76539
1313 East Main Street, Suite A
Post Office Box 1780
Richmond, Virginia 23218-1780
(804) 775-0979

X Attend the hearing on the Objection, scheduled to be held on **January 20, 2016** at **9:10 a.m.** at **United States Bankruptcy Court, 701 East Broad Street, Room 5100, Richmond, VA 23219.**

If you or your attorney do not take these steps, the Court may decide that you do not oppose the relief sought in the Objection, and may enter an order granting that relief.

Date: January 11, 2016

/s/ Elizabeth C. Brogan
Elizabeth C. Brogan, Counsel for
Suzanne E. Wade, Chapter 13 Trustee

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/s/ Elizabeth C. Brogan
Elizabeth C. Brogan, Counsel for
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